DOCUMENT RESUME

ED 087 892 CE 000 983

TITLE How to Pay for Your Health Career Education: A Guide for Minority Students.
INSTITUTION Health Resources Administration (DHEW/PHS), Bethesda, Md.
REPORT NO DHEW-HRA-74-8
PUB DATE [74]
NOTE 16p.

EDRS PRICE MF-$0.75 HC-$1.50
DESCRIPTORS American Indians; Career Education; *Educational Finance; *Financial Support; *Health Occupations Education; *Minority Groups; Negroes; Professional Occupations; Scholarships; Spanish Americans; *Student Loan Programs; Students

ABSTRACT

Statistics showing the lack of minority workers in the health occupations and in national health schools emphasize the need for more minority students in this field. A brief overview of what to expect in the way of cost of continued education is followed by a discussion of possibilities for financial assistance. The final five pages list public and private sources that can help the minority student plan and finance his education in the health field. (DS)

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HOW TO PAY FOR YOUR HEALTH CAREER EDUCATION

a guide for minority students

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a guide for minority students

The Health Field Needs You

As a minority student, your brainpower and energies are especially needed in the health field. Black Americans, Spanish-surnamed Americans and American Indians are grossly underrepresented in the health professions. Yet many people in these same groups live in areas where health manpower is in great demand. Here are some statistics that show why you're needed:

• One of every 560 white Americans becomes a physician; among Blacks, it is one in 3,800. Although 11 percent of the population was Black in 1970, only 2.2 percent of the Nation's physicians were Black. Of the 43,399 students in U.S. medical schools in 1971-72, 2,056 (5 percent) were black.

• There is one dentist for every 1,750 Americans, but only one Black dentist for every 11,500 Blacks. About 2.4 percent of the Nation's dentists are Black, and only 2.7 percent of today's dental students are Black.

• Figures available on the number of Spanish-surnamed Americans and American Indians in the health professions indicate their representation in the health professions is minimal. Of the students in medical schools in 1971-72, only 247 (0.57 percent) were Mexican-Americans and 35 (0.08 percent) were American Indians.

An estimated 3.6 percent (25,000) of the 700,000 employed Registered Nurses in 1970 were Black. About 450 (0.06 percent) were American Indians. Only about 5.2 percent of the registered nursing students in 1968-69 were Black.

The Nation's health professions schools, the Federal, State and local governments, and the general public are aware of the situation and are willing to do something about it. But you, the student, have to make the first move.

What Do You Do Now?

• Set your sights on a health career; make the commitment that you're willing to work hard for a career of helping people;

• Plan your courses and an education that will qualify you for the special training or professional schooling you will need;

• Work hard for good grades; and

• *Don't let the cost of a health career education be the hangup that keeps you from making an effort to succeed in a field of great rewards for you and the public.*

The Money Hangup

Money may or may not be the root of all evil, but it can certainly create a lot of problems if you're interested in getting a good education and are afraid you can't foot the bill. Fortunately it doesn't have to be the obstacle that keeps you from considering a health career—whether you want to be a physician, dentist, optometrist, nurse or any kind of health professional, a technologist, technician or any other kind of allied health worker. An education for any of the health occupations will cost money, but there are sources, which combined with your own efforts, will help you finance an education for a health career. Some of these sources are geared specifically to helping the minority student. This booklet is designed to help you find the funds you may need for your health career education.

Education for a health career can be expensive, especially if you're considering entering one of the professions, such as medicine or dentistry. That fact can't be minimized. A health education also requires a lot of individual effort—both study and physical work. But only you can decide whether it's too expensive or takes too much work for you. Many students —more than will admit it—are turned off by

the study and the time that a health education requires. Since it does cost money, the financial hurdle becomes a convenient excuse, a good cop-out. But others haven't given up, and many students from even the poorest backgrounds have made the effort and found assistance to pay the costs of becoming physicians, dentists, nurses, and more than 100 other kinds of health workers.

Twenty-seven thousand students are receiving Federal loans to help pay the costs of their education in medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, and pharmacy. About 26,250 nursing students also are receiving Federal loans.

Loans through the U.S. Office of Education have already helped some 5.7 million students pay off their college expenses in a variety of fields.

This year Government programs are expected to enable universities to make loans to 259,000 students. All told, over 4 million grants, loans, and work-study opportunities are expected to be made available by Federal programs to support higher education. These will be supplemented by State and institutional scholarship and loan programs.

In virtually any school training students for health careers you will find students—some of them married and supporting children—relying on a variety of means—loans and scholarships from many sources, their parents, their spouses, their own savings and full or part-time jobs—to pay their way through school. They aren't supermen or mental giants. They do have a driving desire to enter a field of helping people which motivates them so much that they're willing to work hard to do it. And after all, that's what health careers are all about.

How Much Does It Cost?

Talk about school to health professionals—or nearly anyone in the health field—and they'll probably begin by telling you what they've gotten out of their education: their career, satisfaction, self-fulfillment, status in the community, financial rewards, and an opportunity to do something worthwhile for people. With that kind of return, it's difficult to label a health career education as being expensive or inexpensive in terms of the money, time and effort which the student must pay while in school. Only you can make the judgment as to how much you are willing to put forward to obtain a health career.

As a practical matter, of course, you should get as much information as you can on the requirements for the kind of career you are seeking. First, check the educational requirements. Your school counselor or the library will have publications stating exactly how much education is required. Many jobs in medical technology require two years of college training, plus on-the-job training or experience. Below are some average costs for students in junior colleges where such courses are offered.

If there is a two-year college in your area, you may consider cutting some of the cost by living at home. Just be sure you include the cost of transportation to and from school in your budget.

	Tuition & Required Fees	Board Rates	Dormitory Rooms	Year Total	2-Year Total
Non-public 2-year institutions	$ 242	$528	$398	$1,168	$2,336
Public 2-year institutions	1,401	667	568	2,636	5,272

Costs will vary among institutions. Check the catalogues of several schools to compare costs and to be sure that the school you finally select offers the courses you will need.

A variety of health careers require at least a bachelor's degree for entry, including certain kinds of technologists, therapists, and administrative personnel. Professionals, health specialists, social scientists and social workers require even more education. Here are some average costs per academic year at 4-year colleges:

	Public 4-year Institutions		Non-public 4-year Institutions	
	Univ.	Other	Univ.	Other
Tuition & Required Fees	$ 520	$ 394	$ 2,266	$ 1,881
Board Rates	618	555	691	622
Dormitory Rooms	483	441	629	519
Total per Academic Year	1,621	1,390	3,584	3,022
4-Year Total	6,484	5,560	14,344	12,088

The higher cost per year at a four-year institution and the fact that they may be located at a greater distance from the student's home are reasons why many students choose to take the first two years of their college education at a two-year institution. Some four-year schools even encourage the practice. In any case, a student should make sure that the credits he has earned at a two-year school are acceptable as transfer credits to the four-year school where he eventually hopes to obtain a baccalaureate degree.

Costs will be higher still for graduate and professional schools.

Certain health careers require anywhere from one to four years of graduate education. Some health professions require additional training even beyond the professional school level. Here are some average costs for attending health professions schools.

Medicine:

Average Annual Expenses of Students in Medical Schools - 1968 Survey

	All Students	Public Schools	Private Schools
Total Expenses	$4,394	$3,98[illegible]	$4,839
School Expenses	1,511	1,009	1,956
Lodging & Maintenance of Living Quarters	921	972	954
Board	809	825	853
All Other Expenses	1,153	1,182	1,076

Dentistry:

The costs of a dental education vary widely, depending on whether the student attends a private or publicly supported dental school, marital status, whether the school is near or far from the student's home, and on the student's personal standard of living. The total cost, including tuition, laboratory and other fees, cost of equipment and books, travel, food, housing and personal expenses, based on a recent survey, can vary from $15,900 for the four-year program to more than $42,800 depending on the variables cited.

Although average figures are not especially helpful because of the wide range of costs reported, the survey revealed that the average single dental student incurs living expenses of about $3,000 per year, not including tuition and fees, while the corresponding figure for the average married student is about $6,500.

According to estimates of 4-year education costs by the nation's dental schools, dental students at public institutions paid an average of $4,842 (resident tuition), and those in private schools paid $11,182.

Pharmacy:

Estimated Average Annual Expenses for Students in Pharmacy Schools

State Supported Schools	*Resident*	*Non-resident*
Tuition and Laboratory Fees per year	$ 617	$1,402
Room and board (minimum)	1,135	1,135
Books and supplies	170	170
Total	$1,922	$2,707
Non-State Supported Schools		
Tuition and Laboratory Fees per year	$1,741	$1,785
Room and board (minimum)	1,200	1,200
Books and supplies	166	166
Total	$3,107	$3,151

Expenses vary considerably from school to school; consult *Pharmacy School Admission Requirements*, available from the American Association of Colleges of Pharmacy, 8121 Georgia Ave. Silver Spring, Maryland 20910.

Veterinary Medicine:

Expenses vary widely among these schools. It cost a student from $2,000 to $5,000 a year to attend a veterinary school in 1971. These are total figures including tuition, fees, supplies and personal expenses. Thus the four years of study required to obtain a D.V.M. degree would cost a student from $8,000 to $20,000.

■ A Special Word About Nurses:

Professional nursing schools fall into three general categories: junior or community colleges offering a 2-year associate degree program; hospital schools of nursing offering a 2½ to 3-year diploma; and colleges offering a 4-year baccalaureate program. As might be expected the costs to the student varies by type of program. A 1969 survey of total expenditures (including tuition and all other expenses) for a year in nursing school showed the following:

Average Expenses For Nursing School Students

Program	*One Year Expenses All Classes, All Schools*	*Total Expenses During Program*
Diploma	$1,376	$4,128 (3 years)
Associate Degree	2,071	4,142 (2 years)
Baccalaureate	2,436	9,744 (4 years)

Costs in 1973 are estimated to be about 5 percent higher for the nursing education programs than when the survey was made.

How Do Others Pay For It?

Now that you have an estimate of how much money your education will cost, how do you pay for it? Do you ask your family to pay your way? Use your savings and take a job? Borrow? Are there scholarships?

The answer depends on your individual financial and scholastic situation and ambitions and on your own drive, initiative and resourcefulness. Let's take a look at one of the most lengthy and expensive education programs—medicine—and see how and where these students get their money. According to a Federal study, 24 percent of the income of medical students came from their own earnings and savings, 25 percent from gifts or loans from their families, 29 percent from the earnings of the spouses of married students, and 21 percent from loans outside the family, grants and scholarships. Students in medical school, of course, have already paid for their undergraduate education or have taken loans for this purpose which will be payable after they complete their education. But the point to note is that their income comes from a variety of sources, including their own efforts, and that financial aid—a major source of help—is available.

The Association of Dental Schools points out that "A dental education is expensive; however, the ambitious and enterprising aspirant to a dental career will not generally find the financial barrier insurmountable regardless of his or her economic situation. Aid to dental students is available in the form of fellowships, scholarships and loans."

The student who can qualify for his career field with a baccalaureate degree or a certificate from a two-year college faces a less severe financial problem than those who require postgraduate study. In addition to loan and scholar-

ship assistance, the undergraduate is often in a better position to take a part-time job since his schedule is less demanding than in a professional or graduate school. Colleges usually maintain a placement office to help students find part-time work or conduct work-study programs.

Is there enough student aid available to help you too? Financial aid to students from all sources is not limited only to the health professions, nor just to the health field. One estimate of the funds from scholarships, loans and part time jobs is that more than $3 billion is available to students annually. Another survey shows that more than 2,100 colleges and universities in one year award more than $130 million in scholarships, $32 million in grants in aid, and $24 million in student loans. This does not include loans available under the National Direct Student Loan Program and other Federal and State programs. Nor does it include several hundred millions in scholarships and loans from corporations, endowments and organizations. Since funds for scholarships are less widely available than for loans, most students will find loans to be their most likely avenue of financial help.

The Federal Government is planning to expand its program of Basic Opportunity Grants to a level of $959 million a year, aiding some 1.5 million students. These grants are focused on families with the greatest financial need although they will cover only part of the cost of education, and the students will still be required to utilize family savings, to work, or to borrow to get through school. Other Federal programs provide assistance to students in certain health professions—medicine, osteopathy, dentistry, optometry, pharmacy, podiatry, veterinary medicine and nursing. These are described elsewhere in this booklet.

The Armed Forces Health Scholarship program pays tuition and related costs and an annual income of $5,300 to students in certain health professions if they agree to serve in the Armed Forces upon graduation.

Borrowing—whether from the family, financial institutions or the schools themselves—is an important source of education funds. Loan repayment is deferred until after graduation, and in certain health careers the students can repay up to 85 percent of an education loan by practicing for a specified time in an area which is medically underserved.

Is it wise to borrow for your education at a relatively young age?

The answer depends on the value you get for what you have borrowed. And, in the case of a health career education, the value can be great. Consider the earning power you will have after you complete your education. Compare a physician's earnings of about $40,000 in one year, for example, with paying off $5,000 in education loans over a period of 10 years.

The American Legion educational and scholarship program quotes the old adage, "A man is a fool who won't bet on himself," and adds, "You're betting on yourself when you borrow to further your education. If you'll look at those increased income figures . . . you'll agree that it's a good bet."

The U.S. Department of Health, Education, and Welfare estimates that 1,673,000 students will get guaranteed student loans in the 1973-74 school year. Even though the amount of student aid is great, it is not unlimited, and the Federal Government is increasing the proportion of funds it will make for student loans rather than for scholarships.

As one student put it, "You're borrowing less on your career than for an expensive car, and your career will last you a lot longer than the car will."

My Family Can't Afford It

Most families with one or more sons or daughters in college find this situation glaringly apparent in the family budget. The family usually absorbs a significant amount of the cost of putting a student through college.

But what happens if your family can't afford the additional expense of putting you through school? What if they can't contribute much to help you? What if you don't want to add to their burdens by asking for financial help from them for your education? What if you feel you should be helping your family financially instead of relying on them for support.

Despite such problems, thousands of students have still managed to obtain an education for a health career. Limited family funds or absence of family help can make the student's problems more difficult, but a student can couple his resolve and energy with other sources of financial assistance and still get an education.

Before you rule out help from the family, be sure that you have all the facts on your family's income. While it may be little consolation you and your family are not alone in coping with financial problems affecting your education. Generally guidelines for awarding financial assistance assume that parents have an obligation to pay for the education of their children to the extent that they are able to do so. These guidelines incorporate a sliding scale in determining how much your family can be expected to contribute to your education. The amount expected ranges anywhere from $200 a year for a low-income family to $900 or more for a family of moderate income. If you attend a school near your home, the cost of your living at home while you attend school is recognized as a contribution from your family. If living at home is impractical, your family is still considered to have a responsibility for helping you as much as they are able to obtain the basic essentials of life.

Fortunately, the student aid officer at the school you will be attending will consider your individual family situation in determining how much other financial assistance can be obtained for you. Despite full use of your own savings and resources, your family may still be required to make some sacrifices to help with your college expenses. The family of a student from a very poor background will of course not be expected to contribute substantially to his education expenses.

Some students for noble reasons wish to declare themselves independent or emancipated and relieve their parents of additional responsibility. If the family income is very low, this may not affect the student's eligibility for financial aid greatly. But a student from a moderate income family may find that his emancipation is not generally recognized as qualifying him for all the financial aid from other-than-family sources that he will then need. Such a student in fact is considered to be shifting his dependency from his family to the general public. Since many students are genuinely in need and their inability to rely on their families is not a matter of choice, the student who voluntarily cuts himself off from aid from his family runs the danger of finding that he is limited in the other financial aid available to him, since much of it considers family income which he chooses to ignore.

The important thing to remember is that the financial aid you can obtain from the school and other sources will usually depend at least in part on how much your family earns, and that, even if your family is among the poorest, there is sufficient assistance available to help you get through school. This is true even in the professional schools, which recognize that it's extremely difficult to combine part time work and a full program of difficult professional study.

The Financial Aid Officer

To some students, the financial aid officer of a college is the person who runs an office where they once filed an application for a scholarship and never heard about it again. To others, the financial aid officer is the person who's helped them obtain thousands of dollars worth of assistance in paying for tuition, fees, living expenses, student employment and a whole package of services that has enabled them to pay their education expenses for a health career. The conflicting descriptions point out an important rule to remember: Learn who your school's financial aid officer is, where his office is, and what he can and cannot do for you.

The financial aid officer is usually responsible for administering the school's own loan and scholarship programs as well as similar programs sponsored by the Federal Government and other sources in which the school is participating. In some schools he may coordinate work-study programs or he may direct appropriate students to the school's own student job placement office. He will be aware of a variety of sources of student financial support which together can provide a student with a package of assistance that will help the student obtain the education he is seeking. His office will have a literal wealth of information on student financial aid programs which the student may apply for independently. And he can provide advice on how to go about applying for various kinds of assistance or competing for it.

In any sizable school administering such a program for large numbers of students requires time. Consequently it's important to begin working with this office as soon as you have been accepted for admission to the school. You will be required to give the office detailed information on your family's income and your individual needs so that the financial aid officer can best determine how to allocate the funds which can be obtained among the students seeking assistance. Although the office can advise on programs for which a student may be eligible, you will do well to inform yourself as much as possible about your individual needs and resources and those programs in which you are interested.

For example, you may decide to try to finance your undergraduate education through a combination of your own savings, family help, summer employment, and part time employment during the school year, with the balance from a National Direct Student Loan. The financial aid officer will be able to determine whether part time employment at the school can be obtained for you to pay for room and board, for example, and advise as to a realistic amount you might seek for your loan. He will have information concerning any changes in loan programs, the availability of loan funds in a given year, and alternate sources of funds should your own plan not work out.

Students sometimes wonder why others seem to be able to obtain more assistance than they have, even though the others appear to be in no more need than they. Then complaints are sometimes heard that student financial aid programs are inequitable. Keep in mind that the financial aid officer looks to your application and the information you provide in determining how much assistance he can help you obtain. Students vary in how much their families are able to help, how much they are able or willing to obtain by working during the school year and summers, how much they ask for, how much they already owe in educational loans, and the style of life they are willing to restrict themselves to while in school.

Remember, the important thing is that the financial aid officer is a key person in helping you obtain the funds you need for your education.

Where Do You Go From Here?

If you're in high school:

• Select your college or vocational school. Find out about costs. Learn about required tests or courses for college admission.

• Learn about scholarship and other student assistance programs, especially those in your own State and fraternal or industrial programs for which you may qualify. Check with your counselor, your school or public library. Ask your parents to see if their employers or clubs have a loan or scholarship program. Apply for these programs early.

If you're in college:

• Consult your financial aid officer and student job placement office.

• Shop early for summer job opportunities.

• In preparing for graduate or professional schools, determine costs, find out about tests required for admission, apply early, and seek out the financial aid officer upon notification of admission.

Publications and Organizations That Can Help

ADMISSION REQUIREMENTS OF AMERICAN DENTAL SCHOOLS: 1974-75. Available from American Association of Dental Schools, 1625 Massachusetts Ave., N.W., Washington, D.C. 20036, $4.00

A CAREER IN VETERINARY MEDICINE. Available from Bureau of Health Resources Development, Health Resources Administration, U.S. Department of Health, Education, and Welfare, 9000 Rockville Pike, Bethesda, Md. 20014. Free

COLLEGE COSTS TODAY. (Summary of costs of tuition, fees, board and room at most U.S. colleges and universities.) New York Life Insurance Co. Free. Available from any New York Life agent or local sales office.

HEALTH CAREERS GUIDEBOOK, 3rd edition, 1972. Published jointly by the U.S. Department of Labor and U.S. Department of Health, Education, and Welfare. Available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, Stock Number 2900-0158, $2.25

HEALTH PROFESSIONS STUDENT LOAN PROGRAM. Available from Bureau of Health Resources Development, Health Resources Administration, U.S. Department of Health, Education, and Welfare, 9000 Rockville Pike, Bethesda, Md. 20014. Free

HOW MEDICAL STUDENTS FINANCE THEIR EDUCATION. Available from Bureau of Health Resources Development, Health Resources Administration, U.S. Department of Health, Education, and Welfare, 9000 Rockville Pike, Bethesda, Md. 20014. Free

JOIN THE LIFE CORPS. Available from Bureau of Health Resources Development, Health Resources Administration, U.S. Department of Health, Education, and Welfare, 9000 Rockville Pike, Bethesda, Md. 20014. Free

NEED A LIFT? (Information on educational opportunities, careers, loans, scholarships, student employment.) Published by The American Legion Educational and Scholarship Program. Available from The American Legion, Dept. S, Post Office Box 1055, Indianapolis, Ind. 46206. 50 cents.

NURSING STUDENT LOAN PROGRAM. Available from Bureau of Health Resources Development, Health Resources Administration, U.S. Department of Health, Education, and Welfare, 9000 Rockville Pike, Bethesda, Md. 20014. Free

PHARMACY SCHOOL ADMISSION REQUIREMENTS. (Includes information on pharmacy school requirements, tuition, fees, room, board and expenses.) Available from American Association of Colleges of Pharmacy, Office of Student Affairs, 8121 Georgia Avenue, Silver Spring, Md. 20910. $4.00

WHERE TO GET HEALTH CAREER INFORMATION. Available from National Health Council, Inc., 1740 Broadway, New York, N.Y. 10019. Single copies free.

SCHOLARSHIPS FOR AMERICAN INDIANS. An informative booklet listing approximately 400 financial assistance opportunities for American Indians may be obtained through any Bureau of Indian Affairs scholarship office or from the Bureau of Indian Affairs Higher Education Program, P.O. Box 1788, Albuquerque, New Mexico, 87103. Free

Some Sources of Financial Aid—Federal Programs

The National Direct Student Loan Program: A college student, or prospective college student, who needs financial assistance to begin or continue college education may borrow up to $2,500 per year for college expenses, under this program. The total amount borrowed during a student's college program may be up to $5,000. Graduate or students in professional schools may borrow up to $2,500 in one year, with total loans during undergraduate and graduate study not to exceed $10,000. Repayment of the loan begins nine months after a borrower ceases to carry at least one half the normal academic work load. Loans are to be repaid within 10 years of that time. Interested students should consult their guidance counselor or the student financial aid officer of the college or university where they expect to enroll.

Health Professions Student Loan Program: Federally supported loans are available at participating schools of medicine, dentistry, osteopathy, optometry, pharmacy, podiatry, and veterinary medicine for students who need assistance to pursue full-time study. Loans may not exceed $3,500 per academic year. They are repayable over 10 years, beginning one year after the student ceases to pursue a full-time course of study at a health professions school. For students who are members of a uniformed service on sustained full-time active duty in the Army, Navy, Air Force, Marine Corps, Coast Guard, Coast and Geodetic Survey, or in the Public Health Service; or a volunteer under the Peace Corps Act, repayment of principal may be deferred up to three years. For students who are pursuing advanced professional training, including internships and residencies, repayment of principal may be deferred until the advanced professional training is completed. Interest does not accrue during periods of deferment. Information and lists of participating schools are available from the Division of Physician and Health Professions Education, Bureau of Health Resources Development, Health Resources Administration, 9000 Rockville Pike, Bethesda, Maryland 20014.

Nursing Student Loan Program: Federally supported loans are available to students pursuing full-time or half-time study at schools of professional nursing. The amount of loans may not exceed $2,500 per academic year, and no student may receive more than a total of $10,000 in loan assistance. The total loan is repay-

able over 10 years, beginning nine months after the borrower completes or discontinues nursing studies. Repayment may be deferred during periods of active military duty and service in the Peace Corps and also during periods of advanced professional training in nursing. A liberalized repayment provision encourages borrowers to practice nursing in underserved areas. A list of participating schools and general information are available from the Division of Nursing, Bureau of Health Resources Development, Health Resources Administration, 9000 Rockville Pike, Bethesda, Maryland, 20014.

Armed Forces Scholarships: Participants may receive a salary of $400 a month and paid-up tuition for professional training. A participating student becomes commissioned as an officer as soon as he enters the program but remains in student status until graduation. Students serve one year as a commissioned officer for each year they participate in the program with a two-year minimum. To be eligible for participation as a member of the Armed Forces Scholarship Program a student must: (1) be a citizen of the United States, (2) meet the requirements for appointment as a reserve commissioned officer, (3) be enrolled in an accredited educational institution in a designated health profession training program, and (4) sign a contractual agreement to complete this educational phase, participate in an internship of military service, accept an appropriate reappointment or designation in his health profession, and complete the service obligation. Students may apply for a scholarship with either the Army or Air Force by writing Armed Forces Scholarships, Box A, University City, Texas 78148.

Bureau of Indian Affairs Higher Education Program: Scholarship and loan program for American Indians and Eskimos in financial need. Applications are made through the Bureau's eleven Area Offices or reservation-based Agency Offices having record of the student's tribal relationship. A description of the program may be obtained from those offices or from the Bureau Higher Education Staff, Central Office, Leroy Falling, Bureau Higher Education Program, P.O. Box 1788, Albuquerque, New Mexico 87103.

Some Sources of Financial Aid—Private Sources

The American Medical Association and Research Foundation: Loans are made to students who are qualified and accepted by an approved school. Annual loans up to $1,500 are made with a maximum of $10,000 over a seven-year period. Get detailed information from the Foundation at 535 N. Dearborn, Chicago, Illinois 60610.

Indian Tribal Grants and Loans: Over 45 Indian tribes are sponsoring their own grant and loan programs to promote higher education for their people. Information on tribal assistance can be obtained through the Tribal Headquarters.

National Scholarship Service and Fund for Negro Students: A limited supplementary scholarship fund for Black high school students who have been counseled by the agency. Awards range from $200-$600, are based on need, and are renewable through the junior year of college. To be eligible, students must: be counseled by NSSFNS, be admitted to college, and have received a scholarship or grant of $200 or more from some other source. For more information contact Mrs. Jean Boatswain, NSSFNS Application Department, 1776 Broadway, New York, N.Y. 10019.

Indian Scholarship Program: Scholarship fund for Indian students studying allied health fields. Maximum amount of scholarship is $25 per week or $1,000 per year. Students must be residents of Wisconsin. For information and application contact the school's Financial Aid Officer.

National Medical Fellowships, Inc.: Grants for students from minority groups—Blacks, American Indians, Mexican-Americans, Mainland Puerto Ricans, and Native Hawaiians—who are studying medicine. Students must be enrolled or accepted by an accredited medical school to receive grants of $1,500 per year. Total amounts of grants varies. For information and application contact Executive Secretary, National Medical Fellowships, Inc., 3935 Elm Street, Downers Grove, Illinois 60515.

American Association of University Women Education Foundation: Fellowship fund for women in their last year of medical school. To receive awards averaging $2,500 the students must be recommended by the Dean of the Medical School, have a high scholastic standing, and be in financial need. Deadline for applications is January 2. For information contact Director, Fellowships Office, American Association of University Women, 2401 Virginia Avenue, N.W., Washington, D.C. 20037.

Indian Health Employees Scholarships Fund, Inc.: Scholarship fund for students of American Indian descent, who are interested in furthering their education, preferably in the health field but others will be helped as funds permit. The requirements are that students must show need for funds, must have ability and aptitude in sciences and must be enrolled or accepted by an accredited school. Maximum amounts are allowed as funds permit and if grades and recommendation warrant. Deadlines for applications are January 1, June 1, and October 1. For information and applications contact Executive Secretary, Indian Health Employees Scholarship Fund, Citizens Building, Room 604, Aberdeen, South Dakota 57401.

National Medical Association, Inc. Loan: Loans made to students studying medicine and dentistry, with preference given to black students. Maximum amounts of loans $7,000 and $1,500 per year. These loans are signed for by the students with an interest rate of 7% to post-graduation. Deferments allowed up to three years for military service, Peace Corps and Vista These awards are administered through banks. For information and application contact the National Medical Association, Inc., 1108 Church Street, Norfolk, Virginia. 23510

American Medical Women's Association Loan Fund: Loans made to women, who need financial aid in pursuing a career in medicine. Requirements are that you must be a citizen of the U.S., maintain an 80% scholastic standing and be accepted or enrolled in an accredited school. Students may borrow up to $1,000 per year, to be applied to the payment of tuition, fees and expenses. Interest at 5% commences on January 1, six months following graduation. Repayment on principal to start one year after graduation and to be completed within a five year period or immediately if student does not complete her M.D. degree. For information contact American Medical Women's Association, Inc., 1740 Broadway, New York, N.Y. 10019.

The United Student Aid Funds, Inc., Programs: These programs enable lenders to provide guaranteed loans to students of up to $2,500 yearly, up to a maximum of $10,000 for graduate students, and $7,500 for undergraduates, with a 7% simple interest rate. Loans to graduate professional students of up to $3,500 yearly with a maximum of $15,000 with an 8½% simple interest rate are guaranteed by USA Funds. Loans to parents of up to $3,000 yearly with an interest rate not to exceed 9% simple are approved by selected participating schools, made by participating lending institutions, and guaranteed by USA Funds. For further information contact United Student Aid Funds, Inc., 5259 North Tacoma Avenue, Indianapolis, Indiana 46220.

Pickett and Hatcher Educational Fund: The fund offers loans to financially needy students enrolled in colleges and universities offering broad liberal education with preference being given to undergraduate students. Includes assistance to nursing and pharmacy students and other health career students not requiring more than four years of college. Does not assist medical, dental, or veterinary medical students. The loans may include amounts for fees, tuition, room and board, up to $1,200 per year, with the total borrowed not to exceed $4,800. The loans bear interest at 2% per annum while in school and 6% per annum after the student leaves school. For information and application forms write Pickett and Hatcher Educational Fund, P.O. Box 2128, Columbus, Georgia 31902. Application deadlines: July 1 for fall semester; two months before beginning of quarter or semester for second semester and Winter and Spring quarters.

American Fund for Dental Education: Dental scholarships for members of disadvantaged minority groups, in particular, Blacks, Mexican-Americans, American Indians, and Puerto Ricans, who need financial aid to prepare for studies in dentistry. High School and college transcripts are required along with three letters of reference to receive a maximum amount of $12,500 in five years or $2,500 per year. The scholarship begins with the final year of predental studies. Deadlines for applications is July 1. For information and application contact American Fund for Dental Education, Suite 1630, 211 E. Chicago Avenue, Chicago, Illinois 60611.

Emergency Scholarships: Grants for American Indian students in the allied health fields. Students may receive from $75 to $300 if they are in a financial crisis. For information and application contact Association on American Indian Affairs, 432 Park Avenue South, New York, New York 10016.

Robert Wood Johnson Foundation: Under a grant from this foundation, administered by the American Fund for Dental Education, dental schools provide scholarship and loan funds for students most likely to practice dentistry in areas which have inadequate access to dental care. Funds are for women students, students from rural areas, and Black, American Indian, Mexican-American, and Mainland Puerto Rican students. Information on the program is available from individual dental schools.

DHEW Publication No. (HRA) 74-8

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Public Health Service
Health Resources Administration